



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** SANDY SPRING BANCORP, INC.

**City/State** OLNEY, MD

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 12,925,577

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**SANDY SPRING BANCORP, INC.**  
**17801 GEORGIA AVENUE**  
  
**OLNEY, MD 20832**

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BHC Name

City/State

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	12,799,948	10,801,249	11,770,929	8,366,657	7,970,308
Net income (\$000)	132,727	-4,351	96,953	116,433	100,864
Number of BHCs in peer group	131	127	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.32	2.65	90	3.07	2.84	66	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
+ Non-interest income	0.86	1.11	45	0.75	1.14	33	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
- Overhead expense	2.06	2.24	42	2.47	2.63	50	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
- Provision for credit losses	-0.63	-0.15	6	1.54	0.85	88	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
+ Securities gains (losses)	0	0.01	58	0.01	0.03	56	0	0.02	48	0	0.01	46	0	0	72
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	9	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	2.74	1.79	90	-0.17	0.64	14	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Net operating income	2.07	1.36	91	-0.08	0.48	15	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Net income	2.07	1.35	91	-0.08	0.50	15	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.41			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.80	3.14	89	3.97	3.78	64	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense	0.27	0.27	62	0.66	0.66	56	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent)	3.53	2.85	87	3.32	3.10	60	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.05	0.13	31	0	0.28	7	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Earnings coverage of net loan and lease losses (X)	54.76	4.52	82	405.25	21.56	96	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.39	40	1.58	1.51	64	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.22	1.37	42	1.57	1.48	65	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.91	0.63	78	0.74	0.66	64	1.09	0.71	83	0.79	0.56	71	0.90	0.57	78
30-89 days past due loans and leases / Total loans and leases	0.43	0.27	80	0.33	0.36	55	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
<b>Liquidity and Funding</b>															
Net noncore funding dependence	5.45	-1.82	75	14.05	6.94	75	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	4.30	-8.21	86	2.26	-2.29	62	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Net loans and leases / Total assets	77.67	59.81	90	77.11	63.21	89	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
<b>Capitalization</b>															
Tier 1 leverage ratio	9.49	9.11	67	8.35	9.03	28	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Holding company equity capital / Total assets	12.09	10.88	71	10.46	11.06	42	11.49	11.16	56	13.13	11.37	76	12.95	11.21	76
Total equity capital (including minority interest) / Total assets	12.09	11.01	69	10.46	11.18	39	11.49	11.29	55	13.13	11.43	76	12.95	11.30	74
Common equity tier 1 capital / Total risk-weighted assets	12.49	12.69	54	10.23	12.01	25	10.58	12.38	25	11.06	12.50	31	10.90	12.37	28
Net loans and leases / Equity capital (X)	6.43	5.51	72	7.37	5.78	79	7.02	5.58	78	5.92	6.55	35	6.13	6.70	39
Cash dividends / Net income	22.92	25.30	46		60.26		54.85	42.30	69	36.31	25.65	67	38.94	24.05	70
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			93.20			35.12	
<b>Growth Rates</b>															
Assets	-2.75	9.29	6	58.25	17.07	93	48.32	16.68	93	4.68	8.66	32	51.35	9.35	97
Equity capital	12.39	9.31	74	24.18	6.16	88	29.74	6.99	93	6.09	12.19	20	89.41	12.50	98
Net loans and leases	-2.04	0.79	46	56.52	13.26	93	53.87	9.07	96	2.47	8.63	24	52.87	10.51	95
Noncore funding	-51.73	-23.76	16	78.04	-2.41	96	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	12.57	11.05	67	14.32	13.39	67	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Equity investment in subsidiaries / Equity capital	105.91	103.07	68	109.98	103.11	87	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Cash from ops + noncash items + op expense / Op expense + dividends	199.06	130.64	80	75.82	154.33	21	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	216,266	182,856	395,163	318,158	294,376	18.27	194.91
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	216,204	182,789	395,031	318,037	294,250	18.28	195.10
Tax-exempt income on loans and leases.....	62	67	132	121	126	-7.46	-8.82
Estimated tax benefit on income on loans and leases.....	0	0	0	0	74		-99.96
Income on loans and leases (tax equivalent).....	216,266	182,856	395,163	318,158	294,450	18.27	194.68
Investment interest income (tax equivalent).....	12,264	13,549	26,202	24,004	28,900	-9.48	-0.21
Interest on balances due from depository institutions.....	93	335	446	2,116	1,304	-72.24	-13.08
Interest income on other earning assets.....	462	2,043	1,751	3,579	4,143	-77.39	-52.47
Total interest income (tax equivalent).....	229,085	198,783	423,562	347,857	328,797	15.24	164.05
Interest on time deposits of \$250K or more.....	1,350	4,301	7,326	8,890	5,584	-68.61	
Interest on time deposits < \$250K.....	4,030	12,154	19,820	24,949	13,383	-66.84	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,301	9,347	14,506	27,831	20,172	-64.68	165.57
Interest on other borrowings and trading liabilities.....	2,745	2,201	8,558	17,738	22,578	24.72	-59.19
Interest on subordinated debt and mandatory convertible securities.....	5,012	4,933	10,191	3,141	1,922	1.60	
Total interest expense.....	16,438	32,936	60,401	82,549	63,639	-50.09	55.05
Net interest income (tax equivalent).....	212,647	165,847	363,161	265,308	265,158	28.22	179.22
Non-interest income.....	54,805	40,694	101,645	71,086	60,498	34.68	127.21
Adjusted operating income (tax equivalent).....	267,452	206,541	464,806	336,394	325,656	29.49	166.71
Overhead expense.....	132,146	133,166	255,177	178,927	179,422	-0.77	109.37
Provision for credit losses.....	-40,101	83,155	85,669	4,683	9,023		
Securities gains (losses).....	129	381	467	77	190	-66.14	-93.28
Other tax equivalent adjustments.....	0	0	-1	0	0		
Pretax net operating income (tax equivalent).....	175,536	-9,399	124,426	152,861	137,401		403.11
Applicable income taxes.....	42,808	-5,048	27,472	36,428	31,824		322.71
Tax equivalent adjustments.....	1	0	1	0	4,713		-99.97
Applicable income taxes (tax equivalent).....	42,809	-5,048	27,473	36,428	36,537		218.76
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	132,727	-4,351	96,953	116,433	100,864		518.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	132,727	-4,351	96,953	116,433	100,864		518.49
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	132,727	-4,351	96,953	116,433	100,864		518.49
Investment securities income (tax equivalent).....	12,264	13,549	26,202	24,004	28,900	-9.48	-0.21
US Treasury and agency securities (excluding mortgage-backed securities).....	978	3,122	4,884	8,982	6,939	-68.67	-15.83
Mortgage-backed securities.....	7,096	6,704	13,419	7,636	7,881	5.85	105.44
All other securities.....	4,190	3,723	7,899	7,386	14,080	12.54	-45.40
Cash dividends declared.....	30,420	24,748	53,175	42,272	39,277	22.92	161.74
Common.....	30,420	24,748	53,175	42,272	39,277	22.92	161.74
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.58	2.92	89	3.68	3.46	68	3.60	3.27	72	4.16	4.19	48	4.13	4.08	57
Less: Interest expense .....	0.26	0.25	62	0.61	0.61	58	0.51	0.48	64	0.99	0.95	57	0.80	0.75	58
Equals: Net interest income (tax equivalent) .....	3.32	2.65	90	3.07	2.84	66	3.09	2.77	71	3.17	3.21	39	3.33	3.33	43
Plus: Non-interest income .....	0.86	1.11	45	0.75	1.14	33	0.86	1.21	37	0.85	0.90	51	0.76	0.90	45
Equals: adjusted operating income (tax equivalent) .....	4.18	3.82	74	3.82	4.05	41	3.95	4.04	48	4.02	4.16	47	4.09	4.27	39
Less: Overhead expense .....	2.06	2.24	42	2.47	2.63	50	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Less: Provision for credit losses .....	-0.63	-0.15	6	1.54	0.85	88	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	58	0.01	0.03	56	0	0.02	48	0	0.01	47	0	0	72
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	9	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.74	1.79	90	-0.17	0.64	14	1.06	1.04	48	1.83	1.53	75	1.72	1.55	67
Less: Applicable income taxes (tax equivalent) .....	0.67	0.41	89	-0.09	0.16	10	0.23	0.23	49	0.44	0.35	73	0.46	0.32	83
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	2.07	1.36	91	-0.08	0.48	15	0.82	0.81	45	1.39	1.19	70	1.27	1.22	54
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	2.07	1.35	91	-0.08	0.50	15	0.82	0.82	44	1.39	1.19	70	1.27	1.22	54
Memo: Net income (last four quarters) .....	1.83	1.25	87	0.56	0.81	23	0.82	0.82	44	1.39	1.19	69	1.27	1.22	54
Net income—BHC and noncontrolling (minority) interest .....	2.07	1.37	91	-0.08	0.50	15	0.82	0.83	44	1.39	1.19	70	1.27	1.22	54
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.21	93.15	64	92.61	91.74	63	93.46	92.32	67	92.05	93.22	36	92.19	93.23	35
Average interest-bearing funds / Average assets .....	58.63	62.32	37	60.27	65.48	26	59.52	64.06	30	63.07	70.66	22	60.80	70.70	15
Interest income (tax equivalent) / Average earning assets .....	3.80	3.14	89	3.97	3.78	64	3.85	3.55	69	4.52	4.49	51	4.47	4.38	56
Interest expense / Average earning assets .....	0.27	0.27	62	0.66	0.66	56	0.55	0.52	62	1.07	1.02	54	0.87	0.81	58
Net interest income (tax equivalent) / Average earning assets .....	3.53	2.85	87	3.32	3.10	60	3.30	3.01	67	3.44	3.45	45	3.61	3.58	44
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.16	4.05	64	4.37	4.44	51	4.22	4.27	49	4.81	4.98	41	4.71	4.85	40
Interest-bearing bank balances .....	0.07	0.11	9	0.21	0.50	10	0.17	0.27	20	2.41	2.26	70	1.36	1.88	18
Federal funds sold and reverse repos .....	0	0.26	20	0.59	0.94	38	0.25	0.68	29	1.75	2.02	30	1.44	1.50	35
Trading assets .....		0.42			0.67			0.60			0.49			0.70	
Total earning assets .....	3.80	3.11	89	3.97	3.74	65	3.85	3.51	71	4.52	4.47	54	4.41	4.33	54
Investment securities (tax equivalent) .....	1.73	1.80	46	2.14	2.51	22	1.98	2.25	28	2.60	2.74	36	3.04	2.69	80
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.73	1.28	92	5.69	2.01	94	5.48	1.75	94	3.88	2.54	90	2.74	2.20	82
Mortgage-backed securities .....	1.44	1.56	41	1.80	2.33	11	1.76	2.05	22	2.07	2.54	5	2.13	2.44	11
All other securities .....	2.30	2.91	32	1.91	3.48	9	1.83	3.24	8	2.15	3.80	7	4.18	3.74	70
Interest-bearing deposits .....	0.25	0.24	60	1.15	0.70	86	0.74	0.53	75	1.39	1.13	75	1	0.85	67
Time deposits of \$250K or more .....	0.61	0.76	37	1.78	1.67	59	1.47	1.42	51	2.30	2.13	67	1.58	1.57	43
Time deposits < \$250K .....	0.66	0.72	48	1.87	1.58	71	1.55	1.36	63	2.11	1.91	66	1.57	1.42	62
Other domestic deposits .....	0.13	0.17	45	0.53	0.50	62	0.36	0.36	54	0.99	0.86	63	0.80	0.64	67
Foreign deposits .....		0.12			0.59			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.11	0.19	52	0.71	0.85	53	0.44	0.62	47	0.76	1.23	40	0.68	1.03	46
Other borrowed funds and trading liabilities .....	2.35	1.31	86	0.32	1.62	5	1.12	1.50	33	2.56	1.03	86	2.18	2.10	63
All interest-bearing funds .....	0.44	0.40	63	1.01	0.92	62	0.86	0.74	68	1.56	1.34	68	1.31	1.06	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	54,805	40,694	101,645	71,086	60,498
Fiduciary activities income	7,094	6,320	12,673	12,293	11,550
Service charges on deposit accounts - domestic	4,097	3,754	7,609	10,074	9,708
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	10,757	8,249	17,896	10,376	9,735
Insurance activities revenue	3,400	3,317	6,795	6,612	6,159
Venture capital revenue	0	0	0	0	0
Net servicing fees	-56	6	-20	234	336
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	15,727	11,426	39,424	14,250	6,744
Other non-interest income	13,786	7,622	17,268	17,247	16,266
Total overhead expenses	132,146	133,166	255,177	178,927	179,422
Personnel expense	75,641	62,350	134,470	103,950	96,998
Net occupancy expense	16,775	15,890	32,264	28,915	26,485
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,356	2,599	6,221	1,947	2,162
Other operating expenses	36,374	52,327	82,222	44,115	53,777
Fee income on mutual funds and annuities	39	29	69	49	64
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,173	1,164	1,123	932	910
Average personnel expense per employee	64.49	53.57	119.74	111.53	106.59
Average assets per employee	10,912.15	9,279.42	10,481.68	8,977.10	8,758.58

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.07	2.15	24	0.07	2.20	22	0.07	2.02	23	0.07	0.66	71	0.11	1.69	38
Overhead expenses / Net Interest Income + non-interest income	49.41	59.03	15	64.47	63.28	63	54.90	62.28	24	53.19	61.79	12	55.90	61.22	25
<b>Percent of Average Assets</b>															
Total overhead expense	2.06	2.24	42	2.47	2.63	50	2.17	2.57	31	2.14	2.59	28	2.25	2.58	33
Personnel expense	1.18	1.25	43	1.15	1.31	35	1.14	1.30	34	1.24	1.50	27	1.22	1.46	28
Net occupancy expense	0.26	0.24	62	0.29	0.26	67	0.27	0.26	59	0.35	0.32	64	0.33	0.31	60
Other operating expenses	0.62	0.73	43	1.02	0.99	71	0.75	0.94	44	0.55	0.76	23	0.70	0.79	42
Overhead less non-interest income	1.21	1.10	56	1.71	1.36	76	1.30	1.25	51	1.29	1.65	19	1.49	1.65	34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	49.41	58.45	16	64.47	62.83	64	54.90	61.82	25	53.19	59.91	19	55.10	60.51	25
Personnel expense	28.28	33.10	25	30.19	32.43	30	28.93	32.36	25	30.90	34.17	29	29.79	34.42	18
Net occupancy expense	6.27	6.33	48	7.69	6.65	69	6.94	6.58	57	8.60	7.50	69	8.13	7.33	65
Other operating expenses	14.86	18.60	22	26.59	23.06	78	19.03	22.28	42	13.69	17.93	16	17.18	18.28	41
Total non-interest income	20.49	28.18	35	19.70	27.40	34	21.87	28.83	38	21.13	19.83	54	18.58	20.30	47
Fiduciary activities income	2.65	2.24	62	3.06	2.10	69	2.73	2.09	66	3.65	1.61	82	3.55	1.95	76
Service charges on domestic deposit accounts	1.53	3.19	24	1.82	3.35	25	1.64	3.27	24	2.99	3.21	47	2.98	3.58	42
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	4.02	2.52	78	3.99	2.64	78	3.85	2.46	79	3.08	0.91	88	2.99	0.85	88
Insurance activities revenue	1.27	0.37	83	1.61	0.39	84	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0	50	0	0	49
Net servicing fees	-0.02	0.55	6	0	-0.20	51	0	0.01	34	0.07	0.22	42	0.10	0.52	41
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	5.88	3.83	77	5.53	2.89	78	8.48	3.92	83	4.24	2.27	83	2.07	1.98	64
Other non-interest income	5.15	9.26	27	3.69	9.31	14	3.72	9.65	13	5.13	7.41	26	4.99	7.05	28
Overhead less non-interest income	28.92	29.94	41	44.77	34.19	77	33.03	31.93	49	32.06	39.47	22	36.52	39.75	41
Applicable income taxes / Pretax net operating income (tax equivalent)	24.39	21.54	80		18.39		22.08	18.63	71	23.83	21.51	70	23.16	18.37	77
Applicable income tax + TE / Pretax net operating income + TE	24.39	23.10	70		22.75		22.08	21.18	50	23.83	23.31	52	26.59	21.35	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,317,006	8,353,038	8,331,992	6,070,913	5,899,306	-0.43	155.40
Commercial and industrial loans	1,744,256	1,958,889	2,010,796	628,996	658,922	-10.96	334.04
Loans to individuals	29,474	25,212	26,314	26,906	29,612	16.90	31.66
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	72,861	74,669	109,699	32,118	6,567	-2.42	1249.28
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,163,597	10,411,808	10,478,801	6,758,933	6,594,407	-2.38	175.73
Less: Allowance for loan and lease losses	123,961	163,480	165,368	56,134	53,487	-24.17	185.73
Net loans and leases	10,039,636	10,248,328	10,313,433	6,702,799	6,540,920	-2.04	175.61
Debt securities that reprice or mature in over 1 year	1,352,758	1,129,128	1,153,779	832,057	746,288	19.81	94.36
Mutual funds and equity securities	0	0	0	568	568		-100.00
Subtotal	11,392,394	11,377,456	11,467,212	7,535,424	7,287,776	0.13	162.50
Interest-bearing bank balances	520,989	723,200	203,061	63,426	33,858	-27.96	1222.11
Federal funds sold and reverse repos	358	401	291	208	609	-10.72	-56.97
Debt securities that reprice or mature within 1 year	88,268	226,670	194,242	240,708	190,479	-61.06	2610.10
Trading assets	0	0	0	0	0		
Total earning assets	12,002,009	12,327,727	11,864,806	7,839,766	7,512,722	-2.64	173.80
Non-interest-bearing cash and due from depository institutions	109,147	111,122	93,651	82,469	67,014	-1.78	104.65
Premises, fixed assets, and leases	116,607	128,247	121,372	126,434	59,434	-9.08	119.79
Other real estate owned	1,234	1,389	1,455	1,482	1,584	-11.16	-5.87
Investment in unconsolidated subsidiaries	0	0	0	0	0		-100.00
Intangible and other assets	696,580	721,962	717,145	578,851	602,518	-3.52	181.60
Total assets	12,925,577	13,290,447	12,798,429	8,629,002	8,243,272	-2.75	172.72
Quarterly average assets	12,798,356	12,903,156	12,645,327	8,542,837	8,126,357	-0.81	174.39
Average loans and leases (YTD)	10,402,374	8,375,701	9,364,979	6,610,735	6,252,401	24.20	190.16
<b>Memoranda</b>							
Loans held-for-sale	71,082	68,765	78,294	53,701	22,773	3.37	426.92
Loans not held-for-sale	10,092,515	10,343,043	10,400,507	6,705,232	6,571,634	-2.42	174.80
Real estate loans secured by 1-4 family	1,977,854	2,350,524	2,198,256	1,916,062	1,982,841	-15.85	50.15
Commercial real estate loans	6,316,134	5,981,264	6,113,091	4,145,737	3,909,394	5.60	226.26
Construction and land development	1,409,563	1,285,979	1,346,310	925,475	976,868	9.61	187.29
Multifamily	438,375	415,238	371,739	257,401	219,355	5.57	560.00
Nonfarm nonresidential	4,468,196	4,280,047	4,395,042	2,962,861	2,713,171	4.40	224.06
Real estate loans secured by farmland	23,018	21,250	20,645	9,114	7,071	8.32	589.57
Total investment securities	1,441,026	1,355,798	1,348,021	1,073,333	937,335	6.29	105.72
U.S. Treasury securities	33,168	53,903	28,406	69,317	70,092	-38.47	
US agency securities (excluding mortgage-backed securities)	38,380	46,944	41,889	127,322	183,191	-18.24	-52.35
Municipal securities	359,470	297,580	390,366	233,649	282,023	20.80	17.80
Mortgage-backed securities	1,002,536	848,000	777,751	540,628	311,888	18.22	222.94
Asset-backed securities	0	97,179	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,472	12,192	9,925	9,862	9,550	-38.71	253.12
Mutual funds and equity securities	0	0	0	568	568		-100.00
Available-for-sale securities	1,441,026	1,355,798	1,348,021	1,073,333	937,335	6.29	105.72
U.S. Treasury securities	33,168	53,903	28,406	69,317	70,092	-38.47	
US agency securities (excluding mortgage-backed securities)	38,380	46,944	41,889	127,322	183,191	-18.24	-52.35
Municipal securities	359,470	297,580	390,366	233,649	282,023	20.80	17.80
Mortgage-backed securities	1,002,536	848,000	777,751	540,628	311,888	18.22	222.94
Asset-backed securities	0	97,179	99,684	91,987	80,023	-100.00	-100.00
Other debt securities	7,472	12,192	9,925	9,862	9,550	-38.71	253.12
Mutual funds and equity securities	0	0	0	568	568		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	18,766	30,626	37,860	5,379	-8,973	-38.73	-15.86
Structured notes, fair value	0	0	0	0	0		
Pledged securities	518,973	499,983	482,124	428,205	468,163	3.80	5.84

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,000,649	3,434,051	3,325,560	1,892,063	1,750,328	16.50	240.15
NOW, ATS and transaction accounts	1,413,990	1,142,475	1,292,164	836,433	703,145	23.77	145.96
Time deposits less brokered deposits < \$250K	555,612	1,058,298	480,722	894,154	753,898	-47.50	
MMDA and other savings accounts	3,806,731	3,333,626	3,757,697	2,169,513	1,935,254	14.19	220.24
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,776,982	8,968,450	8,856,143	5,792,163	5,142,625	9.02	205.56
Time deposits of \$250K or more	428,367	649,662	477,026	395,955	357,631	-34.06	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	140,708	143,578	543,158	213,605	137,429	-2.00	19.36
Secured federal funds purchased	0	0	390,000	75,000	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	172,500	230,076	134,167	824,832	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	1,124,370	148,999	379,610	213,779	-100.00	-100.00
Brokered deposits < \$250K	661,130	458,735	699,914	252,213	414,634	44.12	
Noncore funding	1,230,205	2,548,845	2,099,173	1,375,550	1,948,305	-51.73	30.41
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	226,998	230,302	227,089	209,406	37,425	-1.43	656.66
Other liabilities	129,112	152,757	146,069	118,909	47,014	-15.48	249.57
Total liabilities	11,363,297	11,900,354	11,328,474	7,496,028	7,175,369	-4.51	169.91
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	47,313	47,001	47,057	34,970	35,531	0.66	98.17
Common surplus	850,555	843,876	846,922	586,623	606,573	0.79	418.50
Retained earnings	659,578	484,392	557,271	515,713	441,553	36.17	96.49
Accumulated other comprehensive income	4,834	14,824	18,705	-4,332	-15,754	-67.39	-17.87
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,562,280	1,390,093	1,469,955	1,132,974	1,067,903	12.39	195.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,562,280	1,390,093	1,469,955	1,132,974	1,067,903	12.39	195.06
Total liabilities and capital	12,925,577	13,290,447	12,798,429	8,629,002	8,243,272	-2.75	172.72
<b>Memoranda</b>							
Non-interest-bearing deposits	4,000,649	3,434,051	3,325,560	1,892,063	1,750,329	16.50	240.15
Interest-bearing deposits	6,865,830	6,642,796	6,707,523	4,548,268	4,164,561	3.36	194.17
Total deposits	10,866,479	10,076,847	10,033,083	6,440,331	5,914,890	7.84	209.57
Long-term debt that reprices within 1 year	52,013	896,736	284,812	173,201	860,779	-94.20	-72.62
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,469,955	1,132,974	1,132,974	1,067,903	563,816		
Accounting restatements	0	-2,223	-2,221	0	0		
Net income	132,727	-4,351	96,953	116,433	100,864		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-436	3,959	4,834	396	635		
Sale of treasury stock	2,016	147	316	334	0		
Less: Purchase of treasury stock	0	25,702	25,702	24,284	0		
Changes incident to business combinations	0	289,089	289,089	0	446,640		
Less: Dividends declared	30,420	24,748	53,175	42,272	39,277		
Change in other comprehensive income	-13,871	19,156	23,037	11,422	-7,420		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,309	1,792	3,850	3,042	2,645		
Holding company equity capital, ending balance	1,562,280	1,390,093	1,469,955	1,132,974	1,067,903		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	64.35	36.32	93	62.85	36.22	92	65.10	36.22	93	70.35	52.67	89	71.57	53.63	86
Commercial and industrial loans	13.49	12.25	62	14.74	14.99	49	15.71	13.52	62	7.29	11.45	32	7.99	11.42	37
Loans to individuals	0.23	3.48	18	0.19	3.53	14	0.21	3.40	17	0.31	2.71	25	0.36	2.65	26
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0	0.21	12	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases	0.56	4.22	13	0.56	4.66	9	0.86	4.63	15	0.37	1.08	53	0.08	2.64	12
Net loans and leases	77.67	59.81	90	77.11	63.21	89	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Debt securities over 1 year	10.47	17.61	22	8.50	14.01	21	9.02	15.55	22	9.64	13.66	29	9.05	13.20	28
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0.01	0.06	43	0.01	0.05	48
Subtotal	88.14	78.32	91	85.61	78.43	78	89.60	78.16	93	87.33	86.76	46	88.41	87.24	53
Interest-bearing bank balances	4.03	9.11	21	5.44	6.78	39	1.59	7.51	11	0.74	2.97	23	0.41	2.30	20
Federal funds sold and reverse repos	0	0.52	63	0	0.86	63	0	0.82	59	0	0.03	75	0.01	0.01	81
Debt securities 1 year or less	0.68	1.53	36	1.71	1.83	59	1.52	1.68	58	2.79	2.10	72	2.31	2.14	67
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	92.85	91.43	66	92.76	90.72	73	92.71	91.05	68	90.85	92.39	29	91.14	92.24	35
Non-interest cash and due from depository institutions	0.84	1.01	36	0.84	1.08	31	0.73	1.07	26	0.96	1.14	38	0.81	1.25	27
Other real estate owned	0.01	0.02	53	0.01	0.03	38	0.01	0.02	51	0.02	0.04	48	0.02	0.04	49
All other assets	6.30	7.50	37	6.41	8.16	30	6.56	7.82	36	8.19	6.41	76	8.05	6.39	74
<b>Memoranda</b>															
Short-term investments	4.72	12.01	14	7.15	10.58	39	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
U.S. Treasury securities	0.26	1.08	50	0.41	0.92	59	0.22	0.84	58	0.80	0.29	84	0.85	0.37	84
US agency securities (excluding mortgage-backed securities)	0.30	0.77	48	0.35	0.48	53	0.33	0.63	51	1.48	1.25	61	2.22	1.67	70
Municipal securities	2.78	1.72	69	2.24	1.45	71	3.05	1.69	75	2.71	2.58	61	3.42	2.66	71
Mortgage-backed securities	7.76	12.97	25	6.38	11.11	25	6.08	11.75	20	6.27	9.38	31	3.78	8.73	19
Asset-backed securities	0	0.38	26	0.73	0.27	80	0.78	0.32	79	1.07	0.30	87	0.97	0.26	88
Other debt securities	0.06	0.52	41	0.09	0.39	49	0.08	0.42	45	0.11	0.53	45	0.12	0.52	46
Loans held-for-sale	0.55	0.42	75	0.52	0.48	62	0.61	0.52	65	0.62	0.39	80	0.28	0.29	73
Loans held for investment	78.08	59.85	90	77.82	63.46	91	81.26	61.72	94	77.71	72.01	71	79.72	73.24	75
Real estate loans secured by 1-4 family	15.30	11.69	66	17.69	12.29	71	17.18	11.91	68	22.20	16.02	76	24.05	16.83	77
Revolving	3.17	1.45	84	3.83	1.80	86	3.62	1.66	85	4.74	2.24	85	5.52	2.43	87
Closed-end, secured by first liens	11.42	9.84	62	13.30	9.99	70	12.95	9.81	66	16.66	13.07	71	17.57	13.60	70
Closed-end, secured by junior liens	0.72	0.20	90	0.55	0.26	85	0.60	0.22	89	0.80	0.37	88	0.97	0.41	89
Commercial real estate loans	48.87	22.48	93	45	21.90	95	47.76	22.22	94	48.04	33.26	87	47.43	33.39	85
Construction and land development	10.91	3.35	97	9.68	3.32	95	10.52	3.40	95	10.73	5	91	11.85	4.78	93
Multifamily	3.39	3.31	61	3.12	3.07	60	2.90	3.12	56	2.98	4.76	46	2.66	5.12	41
Nonfarm nonresidential	34.57	14.81	97	32.20	14.50	96	34.34	14.72	97	34.34	21.85	91	32.91	21.85	89
Real estate loans secured by farmland	0.18	0.34	60	0.16	0.33	60	0.16	0.33	62	0.11	0.95	41	0.09	0.88	40

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	81.83	59.66	87	80.23	55.37	91	79.51	57.15	89	89.82	72.74	86	89.46	72.88	86
Real estate loans secured by 1-4 family	19.46	19.82	48	22.58	19.50	60	20.98	19.43	53	28.35	22.29	69	30.07	23.13	74
Revolving	4.03	2.42	73	4.89	2.79	78	4.42	2.64	76	6.05	3.13	80	6.90	3.34	83
Closed-end	15.43	17.22	43	17.68	16.49	57	16.56	16.59	48	22.29	18.71	66	23.17	19.33	67
Commercial real estate loans	62.14	36.54	92	57.45	32.96	93	58.34	34.63	93	61.34	46.16	83	59.28	45.57	83
Construction and land development	13.87	5.50	93	12.35	4.97	94	12.85	5.26	92	13.69	6.97	89	14.81	6.53	91
1-4 family	6.26	1.11	96	6.04	0.93	99	5.95	0.93	97	7.06	1.47	97	8.14	1.52	98
Other	7.61	4.33	83	6.31	3.90	78	6.90	4.19	79	6.63	5.34	65	6.68	4.90	74
Multifamily	4.31	5.34	49	3.99	4.72	50	3.55	4.96	42	3.81	6.42	41	3.33	6.76	36
Nonfarm nonresidential	43.96	24.14	94	41.11	21.76	96	41.94	22.93	93	43.84	30.59	87	41.14	30.16	84
Owner-occupied	16.32	8.14	89	15.25	7.38	89	15.45	7.68	89	19.27	10.68	90	18.74	10.31	89
Other	27.64	15.71	90	25.86	14.16	92	26.49	14.95	91	24.56	19.36	75	22.40	19.35	67
Real estate loans secured by farmland	0.23	0.59	58	0.20	0.52	57	0.20	0.54	58	0.13	1.38	40	0.11	1.27	38
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	17.16	20.98	41	18.81	23.90	32	19.19	22.17	41	9.31	16.16	25	9.99	16.21	30
Loans to individuals	0.29	6.28	15	0.24	6.11	10	0.25	6.13	12	0.40	4	25	0.45	3.89	25
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases	0.72	8.03	12	0.72	8.93	9	1.05	9.09	13	0.48	1.48	53	0.10	3.74	12
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	645.33	383.17	92	732.85	392.62	96	682.33	381.27	94	713.86	493.53	89	745.45	505.61	92
Real estate loans secured by 1-4 family	153.47	124.52	65	206.22	133.24	77	180.02	125.03	72	225.30	151.03	78	250.56	161.34	80
Revolving	31.77	15.53	83	44.71	19.64	90	37.95	17.42	87	48.11	21.25	87	57.49	23.52	89
Closed-end	121.70	107.53	60	161.51	112.01	75	142.07	106.14	67	177.19	127.10	77	193.06	134.73	77
Commercial real estate loans	490.08	238.21	94	524.76	237.30	96	500.62	234.65	96	487.48	311.74	90	494	316.03	90
Construction and land development	109.37	35.52	96	112.82	35.78	97	110.25	35.62	96	108.82	46.63	93	123.44	44.92	95
1-4 family	49.33	7.06	98	55.16	6.74	99	51.07	6.34	98	56.11	9.52	97	67.81	10.21	98
Other	60.04	28.07	90	57.67	27.86	88	59.19	28.16	89	52.71	35.90	72	55.63	33.75	80
Multifamily	34.01	34.78	63	36.43	33.28	64	30.44	32.74	57	30.27	44.76	47	27.72	48.38	42
Nonfarm nonresidential	346.70	157.17	97	375.51	157.33	98	359.92	155.06	96	348.39	206.64	93	342.84	208.15	94
Owner-occupied	128.71	52.65	94	139.33	53.29	94	132.60	52.37	94	153.17	71.54	95	156.15	70.68	96
Other	217.99	102.08	95	236.18	101.60	96	227.32	100.54	96	195.23	130.65	82	186.69	134.17	79
Real estate loans secured by farmland	1.79	3.59	60	1.86	3.50	60	1.69	3.44	60	1.07	8.66	44	0.89	8.13	40
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	135.34	127.07	61	171.86	159.86	53	164.67	139.91	62	73.96	106.70	37	83.26	107.07	42
Loans to individuals	2.29	35.29	17	2.21	38.40	14	2.15	37.47	16	3.16	24.83	25	3.74	24.45	28
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	0	2.01	12	0	2.03	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases	5.65	46.75	13	6.55	51.14	11	8.98	49.54	14	3.78	10.25	56	0.83	25.58	12
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	45.82	28.84	87	42.20	26.07	88	42.89	27.32	86	42.07	35.38	72	40.54	35.09	71
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	361.38	187.37	90	385.45	186.18	92	368.03	183.76	91	334.33	239.13	82	337.85	243.62	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	490.09	244.59	94	524.77	244.21	96	500.63	240.85	96	487.50	315.15	89	494	318.90	90

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	4.72	12.01	14	7.15	10.58	39	3.11	11.17	13	3.53	5.36	42	2.73	4.70	42
Liquid assets	13.19	28.17	12	13.42	24.60	15	8.95	26.22	3	10.24	16.28	20	8.09	15.56	12
Investment securities	11.15	19.64	19	10.20	16.55	23	10.53	17.85	21	12.44	16.41	32	11.37	16.02	30
Net loans and leases	77.67	59.81	90	77.11	63.21	89	80.58	61.58	94	77.68	72.36	70	79.35	73.30	75
Net loans, leases and standby letters of credit	78.22	60.62	90	77.64	64.12	89	81.14	62.48	94	78.40	72.78	73	80.07	73.71	75
Core deposits	75.64	74.75	37	67.48	68.08	34	69.20	70.67	33	67.12	71.61	27	62.39	69.97	20
Noncore funding	9.52	10.89	56	19.18	16.68	68	16.40	14.13	68	15.94	14.61	55	23.64	16.58	79
Time deposits of \$250K or more	3.31	1.81	84	4.89	2.56	87	3.73	2.11	81	4.59	4.33	60	4.34	4.28	58
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.09	1.20	62	1.08	1.49	57	4.24	1.47	83	2.48	0.77	87	1.67	0.96	73
Secured federal funds purchased	0	0	49	0	0	48	3.05	0	99	0.87	0	97	0	0	48
Net federal funds purchased (sold)	1.09	0.52	72	1.08	0.52	67	4.24	0.54	93	2.47	0.75	87	1.66	0.97	74
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	1.30	2.06	46	1.80	1.24	69	1.55	2.75	46	10.01	3.63	85
Earning assets that reprice within 1 year	32.49	38.93	30	38.61	39.71	45	36.94	39.38	43	30.04	33.16	44	28.07	32.35	43
Interest-bearing liabilities that reprice within 1 year	17.26	7.04	89	18.63	9.42	85	18.23	8.20	87	17.62	18.54	62	16.24	18.20	58
Long-term debt that reprices within 1 year	0.40	0.26	77	6.75	0.56	93	2.23	0.47	87	2.01	0.15	93	10.44	0.16	98
Net assets that reprice within 1 year	14.83	30.25	18	13.23	28.34	16	16.48	29.11	23	10.41	13.71	36	1.39	12.98	23
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	5.45	-1.82	75	14.05	6.94	75	14.84	3.20	82	14.21	10.70	63	23.64	13.54	82
Net short-term noncore funding dependence	4.30	-8.21	86	2.26	-2.29	62	12.15	-4.76	89	7.28	5.88	54	18.08	8.57	85
Short-term investment / Short-term noncore funding	55.43	284.81	13	78.70	138.95	37	22.20	184.19	8	35.67	78.10	46	14.58	62.28	26
Liquid assets - short-term noncore funding / Nonliquid assets	5.39	34.02	12	5.01	23.27	17	-5.54	28.18	7	0.39	6.90	34	-11.56	4.17	9
Net loans and leases / Total deposits	92.39	74.66	87	101.70	82.84	88	102.79	79.43	90	104.08	90.96	84	110.58	92.88	88
Net loans and leases / Core deposits	102.69	81.17	84	114.27	93.70	83	116.46	88.34	85	115.72	102.55	76	127.19	106.50	83
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.36			-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.59	1.94	48	3.07	4.82	28	3.51	4.31	48	0.68	1.28	36	-1.22	-1.95	61
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			-0.02			-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	7.25	23	0	10.76	18
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	91.33	88	100	88.32	88
U.S. Treasury securities	2.30	5.52	56	3.98	5.43	62	2.11	4.72	64	6.46	2.07	84	7.48	2.08	87
US agency securities (excluding mortgage-backed securities)	2.66	4.50	59	3.46	3.23	64	3.11	4.01	63	11.86	8.16	69	19.54	11	74
Municipal securities	24.95	8.87	84	21.95	9.39	80	28.96	9.83	84	21.77	15.40	67	30.09	16.63	78
Mortgage-backed securities	69.57	66.59	54	62.55	67.27	40	57.70	66.64	38	50.37	57.07	32	33.27	54.50	21
Asset-backed securities	0	2.05	26	7.17	1.68	85	7.39	1.91	87	8.57	1.70	87	8.54	1.54	87
Other debt securities	0.52	3.17	41	0.90	2.93	48	0.74	3.01	44	0.92	3.73	47	1.02	3.75	49
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0.05	0.49	44	0.06	0.41	50
Debt securities 1 year or less	6.13	8.69	49	16.72	11.75	71	14.41	10.55	73	22.43	13.55	76	20.32	13.91	73
Debt securities 1 to 5 years	26.68	17.05	75	28.37	18.03	74	27.54	17.03	74	30.79	23.43	69	42.76	23.42	81
Debt securities over 5 years	67.20	72.17	32	54.91	66.01	31	58.05	69.86	25	46.73	58.63	31	36.86	58.36	20
Pledged securities	36.01	33.87	56	36.88	37.40	47	35.77	35.67	48	39.89	43.76	47	49.95	42.20	61
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-35.85	51.37	4	163.52	146.89	63	30.64	183.32	26	35.30	32.84	63	222.67	16.28	95
Investment securities	6.29	33.34	23	50.47	14.17	88	25.59	23.62	64	14.51	4.80	76	28.49	8.02	83
Core deposits	9.02	16.88	21	57.58	25.99	92	52.90	26.88	91	12.63	9.96	67	35.59	10.40	92
Noncore funding	-51.73	-23.76	16	78.04	-2.41	96	52.61	-12.18	96	-29.40	4.16	10	84.48	6.76	98

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,345,862	2,847,283	2,913,094	2,060,631	1,989,510
Commit: Secured commercial real estate loans	1,245,347	790,984	965,386	660,592	693,028
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	70,155	69,868	71,777	62,065	59,825
Commercial and similar letters of credit	0	880	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	162,208	307,729	410,766	126,838	40,330
Written options contracts (interest rate)	124,374	240,622	366,903	74,282	17,557
Purchased options contracts (interest rate)	31,615	0	31,615	0	0
Interest rate swaps	311,133	234,746	272,136	204,674	16,648
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	25.89	22.45	67	21.42	21.74	55	22.76	22.01	58	23.88	16.97	82	24.13	17.31	82
Standby letters of credit	0.54	0.67	56	0.53	0.72	50	0.56	0.71	55	0.72	0.36	85	0.73	0.35	86
Commercial and similar letters of credit	0	0.02	19	0.01	0.02	57	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0	47	0	0	47
Derivative contracts	4.87	49.75	18	5.89	51.68	17	8.45	48.62	24	4.70	2.95	75	0.90	6.51	28
Interest rate contracts	4.87	35.96	19	5.89	36.85	19	8.45	34.36	26	4.70	2.87	75	0.90	6.40	29
Interest rate futures and forward contracts	1.25	5.17	66	2.32	9.28	71	3.21	6.21	74	1.47	0.08	93	0.49	0.25	78
Written options contracts (interest rate)	0.96	1.82	60	1.81	2.30	64	2.87	2.18	76	0.86	0.13	89	0.21	0.26	65
Purchased options contracts (interest rate)	0.24	1.33	59	0	1.51	23	0.25	1.46	57	0	0.02	45	0	0.07	40
Interest rate swaps	2.41	20.67	20	1.77	22.27	17	2.13	20.83	16	2.37	2.19	76	0.20	5.18	31
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	32.16	42.93	47	33.99	41.55	53	31.11	42.82	46	31.17	24.81	75	31.82	25.18	74

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	629,330	783,097	1,081,420	405,794	74,535
Interest rate contracts	629,330	783,097	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	162,208	307,729	410,766	126,838	40,330
Written options	124,374	240,622	366,903	74,282	17,557
Exchange-traded	0	0	0	0	0
Over-the-counter	124,374	240,622	366,903	74,282	17,557
Purchased options	31,615	0	31,615	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	31,615	0	31,615	0	0
Swaps	311,133	234,746	272,136	204,674	16,648
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	629,330	783,097	1,081,420	405,794	74,535
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	225,438	307,729	410,766	126,838	48,326
Over 1 year to 5 years	52,200	63,229	63,230	63,229	0
Over 5 years	258,933	171,517	272,136	141,445	8,352
<b>Gross negative fair value (absolute value)</b>					
Gross positive fair value	9,431	15,510	18,593	3,899	1,022
Held for trading	0	0	0	0	0
Non-traded	9,431	15,510	18,593	3,899	1,022
Current credit exposure on risk-based capital derivative contracts	9,431	15,510	18,593	3,899	1,022
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards</b>															
Futures and forwards	25.77	12.57	76	39.30	12.99	84	37.98	14.05	83	31.26	14.06	74	54.11	11.75	91
Written options	19.76	7.49	81	30.73	8.37	88	33.93	8.18	91	18.31	11.73	74	23.56	11.14	77
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0	48	0	0	49
Over-the-counter	19.76	7.20	83	30.73	7.94	88	33.93	7.73	91	18.31	10.84	74	23.56	10.65	78
Purchased options	5.02	3.44	70	0	3.38	18	2.92	3.42	64	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter	5.02	3.04	71	0	2.87	20	2.92	2.86	67	0	2.28	36	0	1.22	38
Swaps	49.44	71.23	22	29.98	69.92	16	25.16	68.76	15	50.44	64.61	29	22.34	65.42	23
<b>Held for trading</b>															
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0	48	0	0	49
<b>Non-traded</b>															
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	85.26	91.87	25	69.27	89.91	17	69	91.48	14	81.69	80.07	38	76.04	82.85	28
One year or less	35.82	28.05	66	39.30	30.94	70	37.98	32.05	68	31.26	15.20	76	64.84	12.75	92
Over 1 year to 5 years	8.29	26.03	20	8.07	27.26	24	5.85	27.06	17	15.58	22.92	45	0	22.66	16
Over 5 years	41.14	30.08	64	21.90	28.48	43	25.16	29.56	46	34.86	34.12	54	11.21	36.28	35
Gross negative fair value (absolute value)	1.08	1.25	51	1.40	1.76	55	1.15	1.55	46	0.66	1.30	32	0.92	0.66	62
Gross positive fair value	1.50	1.68	43	1.98	2.69	41	1.72	2.23	40	0.96	1.14	49	1.37	1.10	68
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.01	0.05	26	0.01	0.07	25	0.01	0.07	28	0	0	75	0	0.01	40
Gross positive fair value (X)	0.01	0.07	22	0.02	0.11	22	0.02	0.09	24	0	0	78	0	0.01	39
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	51	0.02	0.02	59	0.02	0.02	66	0	0	84	0	0.01	50
Current credit exposure (X)	0.01	0.05	29	0.02	0.08	30	0.02	0.06	31	0	0.01	61	0	0	50
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.10	0.63	28	0.16	1.03	28	0.18	0.85	30	0.06	0.10	60	0.02	0.06	48

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	165,368	56,134	56,134	53,487	45,256
Gross losses	3,485	1,043	1,819	2,668	1,415
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	990	861	1,011	632	623
Net losses	2,495	182	808	2,036	792
Provision for loan and lease losses	-38,912	83,155	85,669	4,683	9,023
Adjustments	0	24,373	24,373	0	0
Ending balance	123,961	163,480	165,368	56,134	53,487
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.61	-0.14	5	1.54	0.85	88	0.73	0.51	82	0.06	0.12	33	0.11	0.12	56
Provision for loan and lease losses / Average loans and leases	-0.75	-0.25	10	1.99	1.37	78	0.91	0.82	62	0.07	0.16	29	0.14	0.16	52
Provision for loan and lease losses / Net loan and lease losses	-1,559.60	77.32	6	45,689.56	792.43	97	10,602.60	487.86	98	230.01	142.73	77	1,139.27	182.69	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.39	40	1.58	1.51	64	1.59	1.58	58	0.84	0.94	37	0.81	0.94	36
Allowance for loan and lease losses / Total loans and leases	1.22	1.37	42	1.57	1.48	65	1.58	1.55	60	0.83	0.93	37	0.81	0.93	36
Allowance for loan and lease losses / Net loans and leases losses (X)	24.84	15.27	82	449.12	11.83	97	204.66	11.58	96	27.57	17.18	81	67.53	21.35	89
Allowance for loan and lease losses / Nonaccrual assets	135.62	318.67	17	215.28	321.01	38	147.18	299.17	21	108.54	315.75	21	92.92	285.36	17
ALLL / 90+ days past due + nonaccrual loans and leases	134.62	260.68	23	211.31	244.42	48	146.17	244.34	28	108.54	283.41	25	92.13	259.30	21
Gross loan and lease losses / Average loans and leases	0.07	0.22	18	0.02	0.35	5	0.02	0.34	3	0.04	0.16	19	0.02	0.15	10
Recoveries / Average loans and leases	0.02	0.08	15	0.02	0.07	18	0.01	0.07	10	0.01	0.05	19	0.01	0.05	18
Net losses / Average loans and leases	0.05	0.13	31	0	0.28	7	0.01	0.27	5	0.03	0.11	31	0.01	0.09	26
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	54.43	16.12	93	32.27	15.46	89	37.89	33.98	66	44.66	41.80	63	24.27	51.25	37
Earnings coverage of net loan and lease losses (X)	54.76	4.52	82	405.25	21.56	96	260.02	22.91	95	77.38	22.46	82	178.93	29.27	90

**Net Loan and Lease Losses By Type**

Real estate loans	-0.01	0.03	21	0.01	0.03	44	0.01	0.04	35	0.01	0.02	48	0	0.01	40
Real estate loans secured by 1-4 family	-0.04	-0.01	20	0.03	0.01	70	0.03	0.01	77	0.03	0.02	68	0.02	0.01	62
Revolving	-0.05	-0.05	29	0	0.01	35	-0.01	0.01	42	-0.02	0.02	15	0.04	0.02	70
Closed-end	-0.04	-0.01	19	0.04	0.01	79	0.04	0	84	0.04	0.02	74	0.01	0.01	56
Commercial real estate loans	0	0.05	28	0.01	0.03	47	0	0.07	23	0	0.02	34	0	0.01	27
Construction and land development	0	0	42	0.03	0	85	0.01	0	74	0	-0.02	36	-0.01	-0.02	30
1-4 family	0	0	24	0	0	21	0	0	27	-0.03	0	4	-0.01	0	11
Other	0	-0.01	39	0.03	0	90	0.02	0	78	0.02	-0.02	93	0	-0.02	35
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	18	-0.01	0	9
Nonfarm nonresidential	0	0.07	26	0	0.05	15	0	0.11	9	0	0.03	27	0	0.02	25
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	44	0	0.01	43
Other	0	0.06	24	0	0.03	21	0	0.08	16	0	0.01	20	0	0.01	24
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	0.34	0.20	74	-0.04	0.46	3	-0.01	0.47	3	0.18	0.27	49	0.06	0.18	40
Loans to individuals		0.78			1.41		0.02	1.13	3	0.93	0.74	72	0.32	0.71	32
Credit card loans		2.18			3.43			2.92			1.89			1.65	
Agricultural loans		0.03			0.15			0.19			0.02			0.03	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0.13	0.08	73	0.14	0.13	64	0.08	0.15	60	0.58	0.14	86	1.98	0.28	89

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	43,225	34,596	58,865	27,748	26,743
90+ days past due loans and leases	680	1,427	774	0	489
Nonaccrual loans and leases	91,400	75,939	112,360	51,716	57,564
Total past due and nonaccrual loans and leases	135,305	111,962	171,999	79,464	84,796
<b>Restructured</b>					
Restructured 30-89 days past due	450	829	0	875	529
Restructured 90+ days past due	0	774	0	0	0
Restructured nonaccrual	15,478	5,333	6,219	5,297	5,414
Total restructured loans and leases	15,928	6,936	6,219	6,172	5,943
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,228	950	2,317	1,761	1,413
Other real estate owned	1,234	1,389	1,455	1,482	1,584
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.43	0.27	80	0.33	0.36	55	0.56	0.39	76	0.41	0.31	68	0.41	0.32	69
90+ days past due loans and leases	0.01	0.10	34	0.01	0.13	35	0.01	0.12	30	0	0.03	15	0.01	0.03	46
Nonaccrual loans and leases	0.90	0.58	80	0.73	0.61	68	1.07	0.66	84	0.77	0.48	77	0.87	0.49	83
90+ days past due and nonaccrual loans and leases	0.91	0.73	69	0.74	0.80	55	1.08	0.85	73	0.77	0.54	74	0.88	0.54	80
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	64	0.01	0.01	65	0	0.01	16	0.01	0	82	0.01	0.01	72
90+ days past due restructured	0	0	30	0.01	0.01	82	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.15	0.12	63	0.05	0.13	32	0.06	0.13	36	0.08	0.07	64	0.08	0.10	54
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.43	0.27	80	0.33	0.37	55	0.56	0.40	76	0.41	0.31	68	0.41	0.32	69
90+ days past due assets	0.01	0.10	32	0.01	0.13	33	0.01	0.12	28	0	0.03	15	0.01	0.03	46
Nonaccrual assets	0.90	0.59	78	0.73	0.62	68	1.07	0.67	82	0.77	0.48	77	0.87	0.49	83
30+ days past due and nonaccrual assets	1.33	1.04	72	1.08	1.21	55	1.64	1.29	75	1.18	0.87	73	1.29	0.88	78
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.71	0.43	84	0.58	0.49	69	0.88	0.52	86	0.60	0.39	77	0.70	0.39	82
90+ days past due and nonaccrual assets + other real estate owned	0.72	0.46	84	0.59	0.52	64	0.90	0.55	86	0.62	0.45	73	0.72	0.45	80
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.74	0.52	78	0.60	0.56	55	0.91	0.60	81	0.65	0.56	63	0.74	0.59	71
Allowance for loan and lease losses	76.89	67.93	67	48.86	65.48	41	70.23	66.66	62	99.47	92.08	61	114.21	95.97	69
Equity capital + allowance for loan and lease losses	5.65	4.43	70	5.14	4.83	57	7.10	4.97	78	4.70	4.77	56	5.45	5.09	63
Tier 1 capital + allowance for loan and lease losses	7.32	5.28	75	6.88	5.98	61	9.34	6.05	80	6.57	5.30	68	7.72	5.65	74
Loans and leases + other real estate owned	0.94	0.88	58	0.77	0.92	46	1.11	0.97	65	0.83	0.78	60	0.93	0.82	63

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.51	0.24	86	0.39	0.39	60	0.66	0.39	82	0.43	0.28	77	0.41	0.29	73
90+ days past due	0.01	0.12	44	0.02	0.15	46	0.01	0.16	41	0	0.03	24	0.01	0.03	48
Nonaccrual	0.99	0.65	78	0.68	0.63	61	1.08	0.76	78	0.68	0.45	80	0.76	0.48	77
Commercial and industrial															
30–89 days past due	0.04	0.17	21	0.10	0.23	31	0.18	0.23	53	0.20	0.22	56	0.42	0.23	79
90+ days past due	0	0.02	16	0	0.03	17	0.01	0.03	50	0	0.02	30	0.01	0.02	73
Nonaccrual	0.50	0.64	51	0.99	0.75	69	1.10	0.75	75	1.63	0.74	84	1.95	0.61	90
Individuals															
30–89 days past due	0.14	0.55	21	0.63	0.58	55	0.73	0.83	50	1.29	0.60	85	0.22	0.68	34
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.02	31	0	0.03	67
Nonaccrual	0.34	0.18	78	0.35	0.22	71	0.34	0.28	69	0.13	0.12	65	0.07	0.15	48
Depository institution loans															
30–89 days past due		0			0.03			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.16			0.31			0.17			0.10			0.11	
90+ days past due		0			0.03			0			0			0.01	
Nonaccrual		0.69			0.80			0.49			0.80			0.46	
Foreign governments															
30–89 days past due		0.01			0			0							
90+ days past due		0			0			0							
Nonaccrual		0.04			0.02			0.09							
Other loans and leases															
30–89 days past due	0	0.11	18	0	0.14	12	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.13	22	0	0.15	16	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.69	0.35	82	0.77	0.60	69	1.21	0.65	84	1.22	0.53	89	0.85	0.52	77
	90+ days past due	0.03	0.27	53	0.01	0.29	37	0.03	0.33	49	0	0.05	28	0.02	0.04	60
	Nonaccrual	0.99	0.82	71	0.89	0.84	62	0.95	0.89	62	0.95	0.55	82	0.71	0.61	64
Revolving	30-89 days past due	0.50	0.29	80	0.83	0.40	84	1.30	0.48	90	0.45	0.36	65	0.79	0.36	80
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.01	37	0.05	0.02	84
	Nonaccrual	1.04	1.05	69	0.97	1.27	59	0.96	1.13	63	0.62	0.34	73	0.55	0.35	75
Closed-end	30-89 days past due	0.74	0.36	82	0.75	0.61	66	1.19	0.65	80	1.43	0.56	89	0.87	0.54	75
	90+ days past due	0.04	0.29	56	0.01	0.33	40	0.04	0.38	53	0	0.05	29	0.01	0.05	58
	Nonaccrual	0.98	0.77	72	0.87	0.81	63	0.94	0.87	62	1.04	0.57	82	0.76	0.64	66
Junior lien	30-89 days past due	0.11	0.01	96	0.08	0.02	95	0.09	0.02	96	0.15	0.02	96	0.14	0.02	96
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.25	0.04	95	0.19	0.05	92	0.20	0.04	95	0.19	0.03	92	0.20	0.03	93
Commercial real estate	30-89 days past due	0.46	0.14	88	0.24	0.23	64	0.46	0.26	76	0.06	0.15	40	0.18	0.16	64
	90+ days past due	0	0.01	25	0.02	0.02	69	0	0.02	51	0	0.02	34	0	0.02	31
	Nonaccrual	1	0.52	83	0.59	0.43	72	1.14	0.62	81	0.56	0.34	75	0.78	0.41	78
Construction and development	30-89 days past due	0.32	0.12	83	0.27	0.24	70	0.26	0.28	62	0.26	0.20	75	0.45	0.17	83
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	1.11	0.36	86	0.34	0.25	72	1.23	0.41	86	0.21	0.18	72	0.57	0.18	83
1-4 family	30-89 days past due	0.27	0.02	96	0.18	0.04	87	0.02	0.03	61	0.19	0.05	85	0.38	0.07	89
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.07	0.02	88	0.26	0.04	90	0.13	0.03	90	0.09	0.01	88	0.35	0.04	91
Other	30-89 days past due	0.05	0.07	69	0.09	0.17	60	0.24	0.22	68	0.07	0.12	74	0.07	0.06	73
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0	44	0	0	45
	Nonaccrual	1.04	0.29	87	0.08	0.18	50	1.10	0.35	86	0.12	0.14	69	0.21	0.10	78
Multifamily	30-89 days past due	0	0.06	28	1.62	0.08	98	2.69	0.09	98	0	0.03	38	0.40	0.03	92
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.28	0.14	79	0.30	0.08	86	0.33	0.11	86	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.54	0.14	89	0.10	0.20	43	0.34	0.23	71	0.01	0.13	22	0.07	0.17	46
	90+ days past due	0	0.01	29	0.03	0.02	76	0	0.02	56	0	0.02	37	0	0.02	34
	Nonaccrual	1.03	0.66	75	0.70	0.55	69	1.17	0.80	72	0.72	0.36	77	0.92	0.52	75
Owner Occupied	30-89 days past due	0.20	0.04	95	0.06	0.07	55	0.15	0.07	80	0.01	0.06	34	0.01	0.08	33
	90+ days past due	0	0	34	0.01	0.01	78	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.18	0.25	47	0.16	0.24	41	0.26	0.27	51	0.14	0.19	47	0.33	0.20	73
Other	30-89 days past due	0.34	0.09	85	0.04	0.11	49	0.19	0.14	69	0	0.05	37	0.06	0.07	67
	90+ days past due	0	0.01	36	0.02	0.01	83	0	0.01	67	0	0.01	41	0	0.01	39
	Nonaccrual	0.85	0.40	84	0.54	0.24	82	0.91	0.44	80	0.58	0.14	89	0.59	0.22	80
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.63			0.90			0.95			0.87			1.03	
	90+ days past due		0.39			0.76			0.63			0.18			0.26	
	Nonaccrual		0.08			0.09			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	897,868	890,877	893,979	621,593	642,104
Retained earnings	673,667	506,120	579,746	515,713	441,553
Accumulated other comprehensive income (AOCI)	4,834	14,824	18,705	-4,332	-15,754
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,576,369	1,411,821	1,492,430	1,132,974	1,067,903
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	392,616	398,948	395,511	353,403	356,176
Accumulated other comprehensive income-related adjustments	4,834	14,824	18,704	-4,332	-15,754
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,178,919	998,049	1,078,215	783,903	727,481
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,178,919	998,049	1,078,215	783,903	727,481
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	10,397	10,402
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	10,397	10,402
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	10,397	10,402
<b>Tier 1 Capital</b>	1,178,919	998,049	1,078,215	794,300	737,883
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	224,655	232,809	224,862	201,894	27,023
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	91,737	114,647	116,898	56,134	53,487
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity		0		0	0
Tier 2 capital before deductions	316,392	347,456	341,760	258,028	80,510
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	316,392	347,456	341,760	258,028	80,510
Exited advanced approach tier 2 capital					
Total capital	1,495,311	1,345,505	1,419,975	1,052,328	818,393
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	12,812,445	12,358,320	12,485,981	8,542,837	8,126,357
Less: Deductions from common equity tier 1 capital	392,616	398,948	395,511	353,403	356,175
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	12,419,829	11,959,372	12,090,470	8,189,434	7,770,182
Total risk-weighted assets	9,436,569	9,755,988	10,191,389	7,085,780	6,674,926
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.49	12.66	55	10.23	11.98	25	10.58	12.35	25	11.06	12.50	31	10.90	12.37	28
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.49	13.44	41	10.23	12.72	8	10.58	13.08	9	11.21	13.19	22	11.05	13.03	20
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.85	15.42	65	13.79	14.77	35	13.93	15.23	30	14.85	14.63	63	12.26	14.48	13
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.49	9.11	67	8.35	9.03	28	8.92	9.13	44	9.70	10.39	34	9.50	10.37	30
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72							

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,400	3,317	6,795	6,612	6,159	2.50	42.02
Other insurance activities income	3,400	3,317	6,795	6,612	6,159	2.50	42.02
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	145,892	125,477	126,886	113,172	110,823	16.27	58.41

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			60			66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			40			33.33		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	1.27	0.37	83	1.61	0.39	84	1.46	0.41	82	1.97	0.37	86	1.89	0.46	85
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income	30.92			40.01			38.23			100			50		
Other premium income / Total premium income	69.08			59.99			61.77			0			50		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			37.86			72.25		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62								
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			132.57			116.87		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.20	11.54	44	10.80	11.35	46	10.20	11.03	44	13.31	11.53	51	14	13.70	48
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	0	49	0	0	49

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.59			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18							
Commercial and industrial loans		1.03			0.59			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			-47.91			-27.26	
Total selected assets		3.19			5.10			2.04			-25.04			5.03	
Deposits		9.07			10.22			3.46			2.53			-2.42	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	74.18	55.75	93.28	65.22	39.68

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	60,300	24,813	74,622	43,151	39,658	143.02	87.17
Dividends .....	60,243	24,655	74,410	42,625	39,370	144.34	89.86
Interest .....	57	158	212	526	288	-63.92	-88.27
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	60,300	24,813	74,622	43,151	39,658	143.02	87.17
Securities gains (losses) .....	-1	0	0	0	0		
Other operating income .....	179	275	720	567	609	-34.91	-91.77
Total operating income .....	60,478	25,088	75,342	43,718	40,267	141.06	75.86
<b>Operating Expenses</b>							
Personnel expenses .....	170	117	272	188	168	45.30	-82.86
Interest expense .....	4,245	4,527	9,028	3,141	1,922	-6.23	
Other expenses .....	666	643	1,233	1,320	970	3.58	-33.40
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,081	5,287	10,533	4,649	3,060	-3.90	155.07
Income (loss) before taxes .....	55,397	19,801	64,809	39,069	37,207	179.77	70.99
Applicable income taxes (credit) .....	-968	-971	-1,988	-735	-283		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	56,365	20,772	66,797	39,804	37,490	171.35	75.62
Equity in undistributed income of subsidiaries .....	76,362	-25,123	30,156	76,629	63,374		
Bank subsidiaries .....	76,362	-25,123	30,156	76,629	63,374		
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	132,727	-4,351	96,953	116,433	100,864		518.49
<b>Memoranda</b>							
Bank net income .....	136,605	-468	104,566	119,254	102,744		547.54
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	0	0	0	0	0		

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RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,654,539	94	1,528,812	96.12	1,589,483	95.30	1,242,229	1,066,550	8.22	207.94
Common and preferred stock .....	1,654,539	94	1,528,812	96.12	1,589,483	95.30	1,242,229	1,066,550	8.22	226.15
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		-100.00
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock .....	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	7,472	0.42	9,162	0.58	9,925	0.60	10,430	10,118	-18.45	123.78
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	92,479	5.25	47,932	3.01	63,943	3.83	90,361	23,334	92.94	430.15
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	1,292	0.07	1,292	0.08	1,292	0.08	1,292	1,292	0.00	
Other assets .....	4,455	0.25	3,363	0.21	3,254	0.20	1,480	4,464	32.47	171.48
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,760,237	100.00	1,590,561	100.00	1,667,897	100.00	1,345,792	1,105,758	10.67	213.96
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	196,455	11.16	199,058	12.51	196,455	11.78	199,009	27,023	-1.31	
Other liabilities .....	1,502	0.09	1,410	0.09	1,487	0.09	3,412	430	6.52	520.66
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	10,397	10,402		-100.00
Total liabilities .....	197,957	11.25	200,468	12.60	197,942	11.87	212,818	37,855	-1.25	535.09
Equity Capital .....	1,562,280	88.75	1,390,093	87.40	1,469,955	88.13	1,132,974	1,067,903	12.39	195.06
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	47,313	2.69	47,001	2.95	47,057	2.82	34,970	35,531	0.66	98.17
Common surplus .....	850,555	48.32	843,876	53.06	846,922	50.78	586,623	606,573	0.79	418.50
Retained earnings .....	659,578	37.47	484,392	30.45	557,271	33.41	515,713	441,553	36.17	96.49
Accumulated other comprehensive income .....	4,834	0.27	14,824	0.93	18,705	1.12	-4,332	-15,754	-67.39	-17.87
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,760,237	100.00	1,590,561	100.00	1,667,897	100.00	1,345,792	1,105,758	10.67	213.96
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	10,397	10,402		-100.00
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	10,397	10,402		-100.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	17.69	12.64	83	-0.69	4.33	15	7.24	7.29	47	10.51	10.58	51	9.84	11.03	38
Bank net income / Average equity investment in banks	16.82	12.37	84	-0.07	4.55	13	7.29	7.45	43	10.53	10.85	47	10.96	11.56	49
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			15.16			9.40	
Bank net income / Parent net income	102.92	96.24	62		91.35		107.85	88.16	71	102.42	103.77	43	101.86	104.73	34
Nonbank net income / Parent net income	0	3.10	15		6.35		0	3.59	14	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	12.67	16.87	48	14.42	20.37	55	13.47	20.06	50	18.78	9.66	79	3.54	9.50	36
Total debt / Equity capital	12.57	11.60	67	14.32	14.50	67	13.36	14.41	65	17.57	3.93	93	2.53	3.94	59
Total debt + notes payable to subs that issued TPS / Equity capital	12.57	13.82	56	14.32	16.78	60	13.36	16.67	56	18.48	7.99	81	3.50	7.93	40
Total debt + Loans guaranteed for affiliate / Equity capital	12.57	11.69	65	14.32	14.81	66	13.36	14.68	64	17.57	3.97	93	2.53	3.98	58
Total debt / Equity capital – excess over fair value	12.57	11.71	67	14.32	14.64	67	13.36	14.52	65	17.57	3.93	93	2.53	3.94	59
Long-term debt / Equity capital	12.57	11.05	67	14.32	13.39	67	13.36	13.56	65	17.57	3.86	93	2.53	3.76	60
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	86.54	39.10	87	14.69	29.33	36	52.24	34.67	67	33.79	14.37	76	10.76	15.49	57
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	105.91	103.07	68	109.98	103.11	87	108.13	102.81	79	109.64	104.21	72	99.87	104.10	30
Total investment in subs / Equity capital	105.91	108.26	59	109.98	110.49	75	108.13	110.16	65	109.64	104.48	72	99.87	104.38	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.35	0.25	62		0.67		1.23	0.47	79	0.94	0.44	71	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X)	0.45	0.83	36		3.93		2.73	1.82	75	1.47	1.47	64		1.18	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	173.08	138.64	73	86.63	143.95	24	121.43	136.59	48	94.53	153.39	23	95.45	113.37	40
Cash from ops + noncash items + op expense / Op expense + dividend	199.06	130.64	80	75.82	154.33	21	112.21	147.24	38	101.03	152.31	27	94.05	123.74	32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	162.29	103.17	78	-5.26	148.07	8	64.35	134.08	11	242.64	105.99	95	123.52	108.88	70
Pretax operating income + interest expense / Interest expense	1,404.99	1,479.01	58	537.40	2,733.67	32	817.87	2,016.32	42	1,343.84	17,211.14	53	2,035.85	1,631.73	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,404.99	1,667.11	60	528.22	1,374.36	30	810.24	1,539.23	44	1,149.68	2,481.22	57	1,599.07	1,015.91	76
Dividends + interest from subsidiaries / Interest expense + dividends	173.95	153.06	64	84.76	169.52	24	119.97	150.43	42	95.02	196.13	15	96.26	140.89	33
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	1.59	31	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0			0	
Nonaccrual		0.96			0.97			1.03			8.16			0.70	
Total		1.17			1.02			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	53.97	78.46	36	119.14	73.92	83	79.61	81.10	58	106.20	65.39	88	104.77	87.25	69
Dividends declared / Net income .....	22.92	25.30	46	60.26	60.26	69	54.85	42.29	69	36.31	25.65	67	38.94	24.10	70
Net income – dividends / Average equity.....	13.64	9.64	78	-4.62	1.15	14	3.27	4.14	37	6.69	7.61	36	6.01	8.12	24
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	198.04	139.49	75	99.62	166.94	33	139.93	132.17	56	100.84	160.93	24	100.24	131.90	40
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries .....	198.04	193.08	67	99.62	205.70	24	139.93	174.85	46	100.84	209.89	18	100.24	144.51	35
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	44.10	36.56	60	82.59	71.16	60.28	61	35.74	45.88	38	38.32	33.37	56		
Interest income from bank subsidiaries.....	0.04	0.11	71	0.58	0.20	0.36	66	0.44	0.09	87	0.28	0.11	83		
Management and service fees from bank subsidiaries .....	0	0.90	37	3.18	0	1.47	37	0	0.47	43	0	0.32	43		
Other income from bank subsidiaries.....	0	0	46	0.01	0	0	46	0	0	46	0	0.01	44		
Operating income from bank subsidiaries .....	44.14	38.35	58	98.26	71.36	62.88	57	36.18	48.40	37	38.60	35.67	56		
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	54.17	52.25	56.39	76.61	80.47										
Interest income from nonbank subsidiaries.....	2.35	7.62	7.38	0.91	0.31										
Management and service fees from nonbank subsidiaries .....	0.63	1.87	0.86	0.02	0.17										
Other income from nonbank subsidiaries.....	0.08	0.22	0.16	0.01	0.06										
Operating income from nonbank subsidiaries .....	76.16	78.35	79.84	83.73	96.62										
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	31	55.04	43.51	65.48	43.51										
Interest income from subsidiary holding companies.....	5.39	15.38	8.40	0	0										
Management and service fees from subsidiary holding companies.....	0.37	0.95	0.44	0	0										
Other income from subsidiary holding companies.....	-0.43	2.24	0.01	0	0.15										
Operating income from subsidiary holding companies.....	39.64	73.61	55.20	65.48	43.66										
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.61	67.82	76	98.27	66.84	63	98.76	69.76	72	97.50	77.61	51	97.77	72.95	60
Interest income from bank subsidiaries.....	0.09	0.39	67	0.63	1.06	71	0.28	0.63	68	1.20	0.23	89	0.72	0.55	82
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	99.71	81.78	73	98.90	81.90	51	99.04	82.20	63	98.70	94.06	41	98.49	89.39	48
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	135.34	237.31	135.13	1,178.56	854.19										
Loans and advances from subsidiaries / Total debt .....	0	28.31	13	0	33.86	11	0	27.08	12	5.22	70.71	32	38.49	81.26	52